

STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF HENNEPIN

FOURTH JUDICIAL DISTRICT
CASE TYPE: DECLARATORY JUDGMENT

Alpine Glass, Inc.,

Court File No. _____

Judge _____

Plaintiff,

vs.

SUMMONS

Country Mutual Insurance Company, Inc.,

Defendant.

THE STATE OF MINNESOTA TO THE ABOVE-NAMED DEFENDANTS:

You are hereby summoned and required to serve upon Plaintiff's attorney an answer to the complaint, which is herewith served upon you, within twenty (20) days after service of this summons upon you, exclusive of the date of service upon you. If you should fail to do so, judgment by default will be taken against you for the relief demanded in the complaint.

This case may be subject to Alternative Dispute Resolution (ADR) processes under Rule 114 of the General Rules of Practice for District Courts. The court administrator or your attorney can provide you with information about ADR options and a list of neutrals available in your area. ADR does not affect your obligation to respond to the Summons and Complaint within 20 days.

Dated: November 5, 2009.

LIVGARD & LLOYD, PLLP

By _____

Charles J. Lloyd, #174257

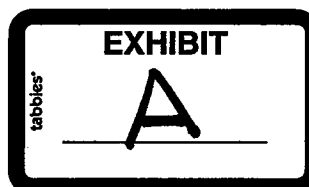
2520 University Avenue S.E., Suite 202

Minneapolis, MN 55414

Telephone: (612) 825-7777

Facsimile: (612) 825-3977

**ATTORNEYS FOR PLAINTIFF
ALPINE GLASS, INC.**



STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF HENNEPIN

FOURTH JUDICIAL DISTRICT

CASE TYPE: DECLARATORY JUDGMENT

Alpine Glass, Inc.,

Court File No. _____

Judge _____

Plaintiff,

vs.

**COMPLAINT FOR DECLARATORY
RELIEF**

Country Mutual Insurance Company, Inc.,

Defendant.

For its complaint for declaratory relief, plaintiff Alpine Glass, Inc. states and alleges as follows:

1. Alpine brings this Complaint for Declaratory Relief pursuant to Minn. Stat. § 555.01, et seq.
2. Plaintiff Alpine Glass, Inc. is a Minnesota corporation engaged in the business of automobile glass repair and replacement in the State of Minnesota including the Twin Cities metropolitan and surrounding areas.
3. Defendant Country Mutual Insurance Company, Inc. is an insurance company engaged in the business of insurance. Country Mutual is licensed to, and in fact sells, automobile insurance in Minnesota. Among automobile insurance coverage offered by Country Mutual in Minnesota is coverage for automobile glass.
4. Prior to sometime in 2004, MSI Insurance Companies engaged in the business of insurance and sold automobile insurance in Minnesota. Among automobile insurance coverage offered by MSI in Minnesota was coverage for automobile glass.

5. On or about January 2004 Country Mutual acquired MSI. Country Mutual is responsible for claims against MSI Insurance Companies.

6. This dispute among the parties relates entirely to Country Mutual's and MSI's obligations to pay for losses to its insureds or its insureds' assignees under the comprehensive portions of the respective automobile insurance policies covering damage to broken automobile glass.

7. During the relevant timeframe of this dispute, Alpine billed MSI and Country Mutual based on a specific formula or percentage of the NAGS List Price. NAGS List Price is a standard price list widely used by both auto glass companies and insurers as a benchmark pricing guide and is analogous to the commonly understood commercial concept of "suggested retail price."

8. During the relevant timeframe of this dispute, MSI and Country Mutual paid comprehensive automobile glass claims, to Alpine, based on a specific formula or percentage of the NAGS List Price.

9. Virtually every windshield or automobile glass part has a different NAGS List Price depending on the make, model and year of the subject vehicle among other factors.

10. The monetary amount in controversy in this litigation is the direct result of MSI and Country Mutual paying to Alpine a price less than that charged by Alpine, an amount Alpine contends is less than what is required of Country Mutual by the terms of Country Mutual's insurance policy.

11. Attached to and incorporated by this complaint as Exhibit A is a listing of claims whereby MSI and Country Mutual has failed to pay Alpine the amount billed by Alpine and the amount owed under the terms of MSI's and Country Mutual's insurance policy and on which

Country Mutual owes Alpine the amounts listed.

12. The amount in dispute with respect to MSI and Country Mutual is \$216,520.66.

13. Due to the nature of the auto glass business, the number of short paid invoices is likely to continue to increase as additional claims are submitted to Country Mutual. As such, the consolidated matter should include those future invoices.

14. This dispute among the parties, as it relates to subject matter jurisdiction, is governed by Minn. Stat. 65B.525 subd. 1, as interpreted by the Minnesota Supreme Court in *Illinois Farmers Ins. Co. v. Glass Service Co. Inc.*, 683 N.W.2d 792 (Minn. 2004), which requires these disputes to be submitted to mandatory binding arbitration under the No-Fault Rules administered by the American Arbitration Association.

15. During the relevant timeframe of this dispute, Alpine performed automobile glass replacements for literally hundreds of MSI and Country Mutual's insureds, all of whom assigned their insurance proceeds to Alpine.

16. The requirement of mandatory and binding arbitration under the No-Fault Rules is not in dispute in this litigation. The only issue before this Court is whether Alpine should be allowed to consolidate for arbitration the individual claims pertaining to each individual insured.

17. The Minnesota Supreme Court, in the *Illinois Farmers v. Glass Service* case noted above, recently articulated the legal standard for district courts when deciding whether to allow consolidation of auto glass claims for arbitration under the No-Fault Rules. The Supreme Court's three-part test requires this Court to consider the efficiencies that may result from consolidating the arbitrations, the danger of inconsistent judgments and the prejudice the parties may suffer from the consolidation.

18. This precise issue of whether to allow consolidation is not one of first

impression and, in fact, has been recently decided by district courts in both Hennepin County and Ramsey County and the United States District Court for the District of Minnesota in favor of consolidation.

19. On October 29, 2004, the Hennepin County District Court, Honorable Isabel Gomez presiding, granted a glass company's motion to consolidate claims for arbitration in a matter captioned *Glass Service Company, Inc. vs. United States Automobile Insurance Company*, (Court File No. 02-018699).

20. On January 3, 2005, the Ramsey County District Court, Honorable John T. Finley presiding, on remand from the Minnesota Supreme Court, granted a glass company's motion to consolidate claims for arbitration in a matter captioned *Illinois Farmers Ins. Co. vs. Glass Service Co., Inc.*, (Court File No. 62-C1-02-005860).

21. On March 12, 2007, the United States District Court for the District of Minnesota, Honorable Joan N. Erickson presiding, granted a glass company's motion to consolidate claims for arbitration in a matter captioned *Alpine Glass, Inc. v. Allstate Insurance Company*, (Court File NO. 06-1043).

22. On March 30, 2007, the United States District Court for the District of Minnesota, Honorable Patrick J. Schiltz presiding, granted a glass company's motion to consolidate claims for arbitration in a matter captioned *Alpine Glass, Inc. v. Illinois Farmers Insurance Company and Mid-Century Insurance Company*, (Court File No. 06-1149).

23. On May 29, 2007, the United States District Court for the District of Minnesota, Honorable David S. Doty presiding, granted a glass company's motion to consolidate claims for arbitration in a matter captioned *Alpine Glass, Inc. v. American Family Insurance Company*, (Court File No. 06-4213).

24. On September 16, 2009, Hennepin County District Court, Honorable Deborah Hedlund presiding, granted a glass company's motion to consolidate claims for arbitration in a matter captioned *Garlyn, Inc. d/b/a Polzin Glass vs. Progressive Casualty Insurance Company, et al.*, (Court File No. 27-cv-09-13133).

25. The issue before this Court is identical and indistinguishable from the issues presented in the prior cases.

WHEREFORE, Alpine requests that the Court enter an Order for judgment declaring as follows:

1. That there exist common issues of law and fact with respect to each of the individually disputed invoices;
2. That the interests of efficiency and avoiding inconsistent results in individual arbitrations weighs in favor of consolidation;
3. That no prejudice exists to the parties if the individual invoices are consolidated;
4. That a substantial likelihood of prejudice exists if the individual invoices are required to be arbitrated separately;
5. That the parties are required to arbitrate this dispute in accordance with the Minnesota No-Fault Act, on a consolidated basis in one hearing given that Alpine's glass prices are consistent throughout the time period of this dispute;
6. That the consolidated arbitration include disputed invoices that arise after the commencement of this action and before the commencement of the arbitration hearing;
7. Awarding Alpine its costs and disbursements; and

8. Other just relief.

Dated: November 5, 2009.

LIVGARD & LLOYD, PLLP

By 

Charles J. Lloyd, #174257
2520 University Avenue S.E., Suite 202
Minneapolis, MN 55414
Telephone: (612) 825-7777
Facsimile: (612) 825-3977

**ATTORNEYS FOR PLAINTIFF ALPINE
GLASS, INC.**

ACKNOWLEDGMENT

The plaintiff in this action, by its undersigned attorney, acknowledges that sanctions may be imposed pursuant to Minn. Stat. Section 549.211.


Charles J. Lloyd, #174257

Alpine Glass, Inc. v. Country Insurance Financial Services

		Short Paid Claims				
Date	Invoice #	Policy #	Name	Invoice Amt	Amt Paid	Amt Due
09/02/03	MSI-28858	3236323	Tim Fahs	\$ 773.76	\$ 339.64	\$ 434.12
09/09/03	MSI-28987	1798892	Paul Bingea	\$ 955.91	\$ 424.39	\$ 531.52
09/05/03	MSI-29004	1968012	Carol Christoffersen	\$ 883.32	\$ 385.46	\$ 497.86
09/08/03	MSI-29026	3210174	Amber Smith	\$ 877.90	\$ 381.22	\$ 496.68
09/08/03	MSI-29030	1804205	Ricki Nelson	\$ 799.47	\$ 345.85	\$ 453.62
09/10/03	MSI-29038	1935149	Timothy Zink	\$ 921.47	\$ 409.48	\$ 511.99
09/12/03	MSI-29139	3150975	Jim Germundson	\$ 773.12	\$ 341.01	\$ 432.11
09/11/03	MSI-29168	1602942	James & Mary Coulter	\$ 1,031.30	\$ 467.08	\$ 564.22
09/17/03	MSI-29209	3170602	Kathy Ebert	\$ 744.44	\$ 330.40	\$ 414.04
09/16/03	MSI-29233	3214692	Jeff Chastek	\$ 1,140.60	\$ 507.27	\$ 633.33
09/22/03	MSI-29272	1747648	Ben Lewis	\$ 744.44	\$ 330.27	\$ 414.17
09/25/03	MSI-29328	1994432	Ronald Niemala	\$ 740.70	\$ 347.28	\$ 393.42
09/24/03	MSI-29404	3029476	Mary Keenan	\$ 849.76	\$ 387.80	\$ 461.96
10/03/03	MSI-29534	1878167	Joan Peterson	\$ 1,003.11	\$ 422.54	\$ 580.57
10/11/03	MSI-29687	1682682	Archie Schurb	\$ 833.58	\$ 490.08	\$ 343.50
10/08/03	MSI-29726	3166128	Steve Hauschidl	\$ 744.44	\$ 330.27	\$ 414.17
10/17/03	MSI-29855	1995397	Nancy And Millard Johnston	\$ 896.72	\$ 460.43	\$ 436.29
10/20/03	MSI-29948	3181522	Carol Wiss	\$ 971.46	\$ 599.61	\$ 371.85
10/27/03	MSI-30005	6318878	Peter Jilk	\$ 890.97	\$ 553.81	\$ 337.16
10/27/03	MSI-30018	3207540	Sunny Hall	\$ 985.14	\$ 426.71	\$ 558.43
10/24/03	MSI-30020	1917171	David Pitts	\$ 854.89	\$ 381.46	\$ 473.43
10/31/03	MSI-30114	6191823	Thomas Mayfield	\$ 866.43	\$ 448.98	\$ 417.45
10/30/03	MSI-30127	3234745	Ted Perlinger	\$ 3,424.44	\$ 1,671.65	\$ 1,752.79
10/30/03	MSI-30143	3121824	Darrin Eggert	\$ 683.05	\$ 468.81	\$ 214.24
11/07/03	MSI-30249	1805898	Gerald Putzier	\$ 732.34	\$ 538.66	\$ 193.68
11/07/03	MSI-30250	19997945-	Gerald Putzier	\$ 735.12	\$ 554.78	\$ 180.34
11/13/03	MSI-30305	3208270	Leeanne And Kathy Rostberg	\$ 900.10	\$ 431.34	\$ 468.76
11/20/03	MSI-30427	1984655	Maureen Toews	\$ 767.20	\$ 511.87	\$ 255.33
11/10/03	MSI-30449	3128771	David Justin	\$ 968.43	\$ 743.41	\$ 225.02
11/26/03	MSI-30536	3111302	Dale And Andria Leopold	\$ 659.90	\$ 330.27	\$ 329.63
11/26/03	MSI-30543	3111302	Andria Leopold	\$ 771.58	\$ 395.75	\$ 375.83
12/03/03	MSI-30591	3141820	Nou Vue Chang	\$ 741.30	\$ 487.12	\$ 254.18
12/04/03	MSI-30642	1703454	James And Darlene Walberg	\$ 1,227.97	\$ 921.71	\$ 306.26
12/04/03	MSI-30679	1810084	George Shelton	\$ 881.02	\$ 639.72	\$ 241.30
12/12/03	MSI-30807	1937990	Jodi Olson	\$ 841.95	\$ 436.04	\$ 405.91
12/15/03	MSI-30813	1984906	Mark And Lisa Olson	\$ 792.76	\$ 358.32	\$ 434.44
12/15/03	MSI-30826	3253884	Linda Prince	\$ 949.38	\$ 590.63	\$ 358.75
12/16/03	MSI-30838	1941491	David Eggert	\$ 717.76	\$ 528.07	\$ 189.69
12/17/03	MSI-30842	3165905	Michael Galkowski	\$ 796.20	\$ 362.63	\$ 433.57
12/29/03	MSI-30942	3191860	Corey Vanderhoff	\$ 755.85	\$ 482.70	\$ 273.15
12/31/03	MSI-30975	3181895	Mike Nelson	\$ 755.85	\$ 482.70	\$ 273.15
12/31/03	MSI-30976	3181897	Ammie Nelson	\$ 659.90	\$ 427.34	\$ 232.56
12/30/03	MSI-30977	3219938	Sandy McCoy	\$ 716.72	\$ 347.90	\$ 368.82
01/21/04	MSI-31223	1949479	Carmen Sminesvik	\$ 855.72	\$ 406.02	\$ 449.70
01/23/04	MSI-31300	3233876	Jeff Lavallie	\$ 714.10	\$ 347.28	\$ 366.82
01/28/04	MSI-31340	3141935	Joni Peterson	\$ 787.00	\$ 552.56	\$ 234.44
02/04/04	MSI-31460	1946291	Karin Ennen	\$ 799.64	\$ 583.97	\$ 215.67
02/18/04	MSI-31700	3196626	Beverly Ludwig	\$ 914.82	\$ 445.47	\$ 469.35
03/01/04	MSI-31866	3230822	Steve And Jennifer Sylvers	\$ 835.69	\$ 612.99	\$ 222.70
03/05/04	MSI-31967	1996275	Tomie Mcdunna	\$ 746.95	\$ 378.03	\$ 368.92
03/08/04	MSI-32011	3268194	Julie Hott	\$ 916.44	\$ 410.42	\$ 506.02
03/10/04	MSI-32023	1823150	Heath Foss	\$ 689.00	\$ 490.73	\$ 198.27
03/08/04	MSI-32031	3195253	Jennifer Ries	\$ 852.61	\$ 404.37	\$ 448.24
03/15/04	MSI-32099	1722082	Nancy Carlson	\$ 885.16	\$ 461.46	\$ 423.70
03/15/04	MSI-32112	1454333	Sandra Boncher	\$ 744.10	\$ 376.50	\$ 367.60
03/15/04	MSI-32117	1884097	Frank Arko	\$ 789.75	\$ 468.10	\$ 321.65
03/17/04	MSI-32177	3229708	Brenda Hellen	\$ 764.31	\$ 509.71	\$ 254.60
03/16/04	MSI-32191	3212784	Perry Peterson	\$ 725.12	\$ 362.05	\$ 363.07
03/17/04	MSI-32212	3282369	Antonio Meraz	\$ 755.85	\$ 482.70	\$ 273.15
03/22/04	MSI-32251	1362186	Carol And David Hanson	\$ 769.57	\$ 381.22	\$ 388.35

Alpine Glass, Inc. v. Country Insurance Financial Services

Date	Invoice #	Policy #	Short Paid Claims Name	Invoice Amt	Amt Paid	Amt Due
03/24/04	MSI-32260	3239556	Rebecca Cavallin	\$ 950.79	\$ 663.50	\$ 287.29
04/01/04	MSI-32333	3275011	Joel Havel	\$ 856.29	\$ 570.35	\$ 285.94
03/31/04	MSI-32379	3020888	David O'Brien	\$ 755.85	\$ 367.34	\$ 388.51
04/07/04	MSI-32506	3205421	Angie And Marcus Barden	\$ 739.33	\$ 376.48	\$ 362.85
04/12/04	MSI-32598	3202495	Katie Splittstoesser	\$ 736.10	\$ 485.92	\$ 250.18
04/15/04	MSI-32677	3009102	Sheila Kranz	\$ 716.66	\$ 450.76	\$ 265.90
04/19/04	MSI-32762	3244328	Karen Nikula	\$ 805.17	\$ 386.77	\$ 418.40
04/20/04	MSI-32842	3140026	Sally Harren	\$ 1,319.50	\$ 659.54	\$ 659.96
04/26/04	MSI-32924	6328606	Ka Vang	\$ 716.64	\$ 365.95	\$ 350.69
05/04/04	MSI-32986	3018672	Mike Roach	\$ 752.85	\$ 377.93	\$ 374.92
05/04/04	MSI-33014	0751419	Harold Fleck	\$ 659.90	\$ 330.27	\$ 329.63
05/05/04	MSI-33069	3224659	Todd Hundt	\$ 742.15	\$ 550.56	\$ 191.59
05/06/04	MSI-33074	3175586	Bryan Hellerman	\$ 911.40	\$ 661.53	\$ 249.87
05/06/04	MSI-33075	1990217	Bryan & Brenda Hellerman	\$ 841.95	\$ 614.17	\$ 227.78
05/07/04	MSI-33084	3164339	Tom Zessman	\$ 1,129.39	\$ 518.06	\$ 611.33
05/12/04	MSI-33216	3207015	Lynelle Kysar	\$ 793.63	\$ 514.60	\$ 279.03
05/14/04	MSI-33222	3019620	Sue Bollman	\$ 756.62	\$ 387.80	\$ 368.82
05/27/04	MSI-33402	3240757	Beverly Lunberg	\$ 717.19	\$ 516.13	\$ 201.06
06/09/04	MSI-33522	3274492	Donna Mullenix	\$ 837.39	\$ 609.65	\$ 227.74
06/09/04	MSI-33595	1985395	Gary Guenther	\$ 849.51	\$ 402.71	\$ 446.80
06/09/04	MSI-33596	1989442	Gary Guenther	\$ 738.92	\$ 373.95	\$ 364.97
06/11/04	MSI-33599	3260235	Yer-Vue	\$ 712.71	\$ 349.24	\$ 363.47
06/16/04	MSI-33696	3025439	Sheila Layssard	\$ 841.93	\$ 391.30	\$ 450.63
06/19/04	MSI-33877	3231021	Rick Scriptor	\$ 1,296.38	\$ 621.42	\$ 674.96
06/28/04	MSI-33881	6377556	Pete And Nancey Kavula	\$ 1,248.52	\$ 817.25	\$ 431.27
06/25/04	MSI-33886	3191262	Gerald Winge	\$ 755.85	\$ 367.34	\$ 388.51
06/30/04	MSI-33926	3124092	Terry Host	\$ 876.72	\$ 593.31	\$ 283.41
06/30/04	MSI-33931	3308509	Curt Senger	\$ 928.59	\$ 680.45	\$ 248.14
07/01/04	MSI-33933	3175797	John Winkler	\$ 769.57	\$ 573.15	\$ 196.42
06/30/04	MSI-33940	1772421	Mark Johnson	\$ 754.96	\$ 488.40	\$ 266.56
07/08/04	MSI-33955	3218222	Renaee Rowe	\$ 755.85	\$ 482.70	\$ 273.15
07/08/04	MSI-33968	6367456	Nick Potiopenko	\$ 769.57	\$ 381.22	\$ 388.35
07/02/04	MSI-34030	3259162	Brandon Fream	\$ 960.51	\$ 452.68	\$ 507.83
06/25/04	MSI-34043	1879857	Dan Lillemo	\$ 911.40	\$ 580.83	\$ 330.57
07/14/04	MSI-34071	3167180	Paul Cao	\$ 755.85	\$ 550.55	\$ 205.30
07/15/04	MSI-34082	1874631	Larry Hutchings	\$ 808.38	\$ 562.29	\$ 246.09
07/12/04	MSI-34116	3115929	Jeff Lathrop	\$ 1,961.57	\$ 536.92	\$ 1,424.65
07/13/04	MSI-34145	1934190	Corey Streich	\$ 911.40	\$ 580.83	\$ 330.57
07/21/04	MSI-34215	1935072	Jim And Ruth Lange	\$ 798.78	\$ 417.74	\$ 381.04
07/26/04	MSI-34245	3198419	Dennis Kopecky	\$ 796.31	\$ 349.16	\$ 447.15
07/28/04	MSI-34474	3188613	Gregory George	\$ 673.40	\$ 336.76	\$ 336.64
07/28/04	MSI-34475	3188610	Gregory George	\$ 772.51	\$ 386.28	\$ 386.23
08/04/04	MSI-34514	3254299	Ann Meyer	\$ 789.81	\$ 377.16	\$ 412.65
08/02/04	MSI-34544	3207987	Kurt Neitzel	\$ 752.76	\$ 478.16	\$ 274.60
08/09/04	MSI-34599	3195736	Shannah And James Spinner	\$ 751.73	\$ 388.06	\$ 363.67
08/09/04	MSI-34614	1623779	Paul And Lorri Gergen	\$ 769.57	\$ 502.06	\$ 267.51
08/10/04	MSI-34615	3019619	Karen Drusch	\$ 893.51	\$ 428.14	\$ 465.37
08/11/04	MSI-34716	3145974	Doug Werlein	\$ 841.95	\$ 614.17	\$ 227.78
08/18/04	MSI-34766	1974185	Matt Gomer	\$ 918.85	\$ 402.83	\$ 516.02
08/12/04	MSI-34775	3308450	Richard Harsdorf	\$ 864.06	\$ 375.61	\$ 488.45
08/11/04	MSI-34915	3196691	Jeff And Amy Rowe	\$ 849.51	\$ 402.71	\$ 446.80
08/24/04	MSI-34954	3124787	Janine And Marlen Eikenborg	\$ 755.85	\$ 367.34	\$ 388.51
09/13/04	MSI-35290	3245538	Pat and albert Laitala	\$ 2,014.81	\$ 1,147.96	\$ 866.85
09/14/04	MSI-35315	3184830	Karen Pederson	\$ 669.14	\$ 290.92	\$ 378.22
09/10/04	MSI-35379	3024046	Lasha Sutton	\$ 799.79	\$ 421.53	\$ 378.26
09/22/04	MSI-35400	3235817	Robert Bourgoin	\$ 735.12	\$ 380.10	\$ 355.02
09/22/04	MSI-35401	3204733	Somthiab Chanthalangsy	\$ 906.49	\$ 436.80	\$ 469.69
10/06/04	MSI-35739	3117494	Matt Brockman	\$ 822.53	\$ 394.13	\$ 428.40
10/07/04	MSI-35747	3178345	Lee Dilley	\$ 779.95	\$ 457.46	\$ 322.49
10/13/04	MSI-35861	3118547	Craig Machardy	\$ 670.95	\$ 335.42	\$ 335.53

Alpine Glass, Inc. v. Country Insurance Financial Services

Date	Invoice #	Policy #	Short Paid Claims Name	Invoice Amt	Amt Paid	Amt Due
10/15/04	MSI-35947	A22A6582478	Brian Gilbertson	\$ 750.73	\$ 351.96	\$ 398.77
10/15/04	MSI-35948	3170874	Eileen Cummings	\$ 791.55	\$ 374.16	\$ 417.39
10/21/04	MSI-36009	A22A6591992	Jessica Banks	\$ 1,040.38	\$ 695.21	\$ 345.17
10/13/04	MSI-36037	1911917	Jane Alsleben	\$ 841.95	\$ 548.20	\$ 293.75
10/13/04	MSI-36042	3200979	Karen And Barry Jensen	\$ 916.46	\$ 383.66	\$ 532.80
11/04/04	MSI-40012	3257862	Chad Autio	\$ 715.20	\$ 254.82	\$ 460.38
11/15/04	MSI-40138	1962412	Tiffini Keefer	\$ 755.85	\$ 321.54	\$ 434.31
11/17/04	MSI-40173	3131883	Chad Sundberg	\$ 849.51	\$ 402.71	\$ 446.80
11/17/04	MSI-40193	3159793	Mathew Miller	\$ 714.10	\$ 448.89	\$ 265.21
11/17/04	MSI-40196	1989454	Kimberly Gipe	\$ 812.81	\$ 337.86	\$ 474.95
11/17/04	MSI-40222	CA6621916	Scott Riley	\$ 844.24	\$ 411.43	\$ 432.81
11/23/04	MSI-40306	363024516	Bun Auth 363024516	\$ 732.34	\$ 473.75	\$ 258.59
11/26/04	MSI-40350	A22A6547676	Steve & Cindy Scharpe	\$ 1,721.83	\$ 1,290.97	\$ 430.86
11/30/04	MSI-40388	A22A6554743	William Karol	\$ 688.57	\$ 341.01	\$ 347.56
12/03/04	MSI-40452	3274774	Jared Christianson	\$ 932.25	\$ 458.90	\$ 473.35
12/13/04	MSI-40594	P22A6668306	Paul Thoa	\$ 731.33	\$ 373.79	\$ 357.54
12/16/04	MSI-40619	1910745	Jeff Oien	\$ 1,214.74	\$ 600.57	\$ 614.17
12/16/04	MSI-40627	A22A6619579	Dee Scherer	\$ 796.31	\$ 349.16	\$ 447.15
12/21/04	MSI-40711	AA6656922	Thomas Engh	\$ 769.57	\$ 252.06	\$ 517.51
12/21/04	MSI-40720	3106360	Agri-Comm Alarm Systems	\$ 654.96	\$ 388.40	\$ 266.56
01/07/05	MSI-40840	A22A6612421	Michelle & Jeff Tietz	\$ 860.80	\$ 398.76	\$ 462.04
01/10/05	MSI-40853	005515734	Judy A & George Phelps 573	\$ 808.92	\$ 529.88	\$ 279.04
01/12/05	MSI-40888	AA6613055	Brad Olson	\$ 843.70	\$ 407.05	\$ 436.65
01/17/05	MSI-40922	A48A6499953	Jason & DeAnne Grider	\$ 677.97	\$ 313.32	\$ 364.65
01/21/05	MSI-41014	A22A6546044	Sancra Boncher	\$ 763.27	\$ 376.50	\$ 386.77
01/21/05	MSI-41018	A22A6567235	Sue Jeffrey	\$ 733.27	\$ 347.28	\$ 385.99
01/21/05	MSI-41028	A22A6580412	Timothy Zenk	\$ 788.58	\$ 381.86	\$ 406.72
01/25/05	MSI-41070	3133294	Robin Long	\$ 733.27	\$ 448.89	\$ 284.38
02/09/05	MSI-41291	3181897	Mike Nelson	\$ 775.02	\$ 346.99	\$ 428.03
02/14/05	MSI-41417	3211715	Rebecca Ammerman	\$ 819.63	\$ 502.06	\$ 317.57
02/16/05	MSI-41448	63775566	Nancy & Pete Kavula	\$ 1,378.84	\$ 891.69	\$ 487.15
02/18/05	MSI-41516	3028435	Dave Halonen	\$ 776.22	\$ 395.01	\$ 381.21
03/01/05	MSI-41610	A22A6673332	Patrick Ruprecht	\$ 812.01	\$ 358.32	\$ 453.69
03/03/05	MSI-41655	A48A6689300	Kay & Ker Yang	\$ 819.63	\$ 324.99	\$ 494.64
03/07/05	MSI-41704	AA6579970	Joni Peterson	\$ 872.73	\$ 468.62	\$ 404.11
03/07/05	MSI-41715	A22A6590474	Cheng Dong Yong	\$ 868.68	\$ 462.34	\$ 406.34
03/16/05	MSI-41889	3115929	Jeff & Amy Lathrop	\$ 891.51	\$ 344.63	\$ 546.88
03/18/05	MSI-41921	A22A6602699	Michelle May	\$ 769.32	\$ 347.92	\$ 421.40
03/18/05	MSI-41928	6348468	Patrick & Patricia Ploog	\$ 817.95	\$ 510.51	\$ 307.44
03/18/05	MSI-41957	A22A6566121	Jim Jedlicki	\$ 819.63	\$ 324.99	\$ 494.64
03/22/05	MSI-41964	3132801	Dan Lillemo	\$ 830.74	\$ 439.26	\$ 391.48
03/30/05	MSI-42081	C22A6656296	Theresa Scripture	\$ 733.27	\$ 370.42	\$ 362.85
03/31/05	MSI-42104	C22A6622521	Tracey Edick	\$ 901.03	\$ 434.55	\$ 466.48
03/31/05	MSI-42120	A22A6543374	Phil Callahan	\$ 896.47	\$ 433.61	\$ 462.86
04/06/05	MSI-42189	31549992	Don Siefert	\$ 872.73	\$ 408.43	\$ 464.30
04/13/05	MSI-42304	1867579	Pat Hegstrom	\$ 690.12	\$ 324.24	\$ 365.88
04/14/05	MSI-42322	A22A6615001	John Hoffman	\$ 872.73	\$ 408.43	\$ 464.30
04/18/05	MSI-42375	A22A6606671	Kenneth Damann	\$ 806.17	\$ 438.81	\$ 367.36
05/02/05	MSI-42592	3118547	Craig MacHardy	\$ 690.12	\$ 324.24	\$ 365.88
05/03/05	MSI-42639	A22A667487	Terry & Nen Gorsemehl	\$ 751.13	\$ 424.13	\$ 327.00
05/03/05	MSI-42646	A22A6594038	Erin Haglund	\$ 868.68	\$ 462.34	\$ 406.34
05/04/05	MSI-42699	AA6610459	Michel Otten	\$ 902.35	\$ 372.87	\$ 529.48
05/04/05	MSI-42701	C22A6676873	John Caird	\$ 754.29	\$ 446.82	\$ 307.47
05/06/05	MSI-42729	A22A6618129	Barton Schulze	\$ 808.61	\$ 464.29	\$ 344.32
05/06/05	MSI-42733	A22A6618130	Barton Schulze	\$ 754.29	\$ 446.82	\$ 307.47
05/11/05	MSI-42778	A22A6574675	Judy & Mathew Miller	\$ 815.48	\$ 398.13	\$ 417.35
05/11/05	MSI-42787	3173573	Todd Sampson	\$ 885.67	\$ 440.70	\$ 444.97
05/11/05	MSI-42790	0421483	Helen & Edwin Dobe	\$ 861.12	\$ 494.97	\$ 366.15
05/13/05	MSI-42847	A22A6596931	Clarence & Linda Wallace	\$ 905.63	\$ 390.55	\$ 515.08
05/19/05	MSI-42879	A22A6598038	Mark Gloede	\$ 763.03	\$ 447.12	\$ 315.91

Alpine Glass, Inc. v. Country Insurance Financial Services

Date	Invoice #	Policy #	Short Paid Claims	Invoice Amt	Amt Paid	Amt Due
			Name			
05/20/05	MSI-42955	6589014	Anderson, Kathy	\$ 837.06	\$ 400.53	\$ 436.53
05/25/05	MSI-42985	AA6605010	Patty Alex	\$ 824.26	\$ 367.49	\$ 456.77
06/01/05	MSI-43038	A22A6580412	Tim Zenk	\$ 789.82	\$ 348.01	\$ 441.81
06/01/05	MSI-43045	A22A6585897	Karl & Teresa Kalahar	\$ 2,036.11	\$ 793.64	\$ 1,242.47
06/02/05	MSI-43066	A22A6560675	Maggie Flantz	\$ 765.24	\$ 105.32	\$ 659.92
06/08/05	MSI-43145	P22A6691325	Don & Donna Stephens	\$ 868.93	\$ 462.08	\$ 406.85
06/09/05	MSI-43159	AA6573160	Andy Hills	\$ 820.67	\$ 382.91	\$ 437.76
06/09/05	MSI-43160	PA6605610	Sue & John Byrne	\$ 766.07	\$ 464.92	\$ 301.15
06/09/05	MSI-43169	A22A6717778	Allison Florez	\$ 914.36	\$ 405.03	\$ 509.33
06/14/05	MSI-43184	A22A6590005	John Markgren	\$ 778.16	\$ 328.96	\$ 449.20
06/15/05	MSI-43216	A48A6496697	Ken Rimarcik	\$ 818.18	\$ 368.53	\$ 449.65
06/20/05	MSI-43274	3117201	Mark Schmidtbauer	\$ 873.36	\$ 520.53	\$ 352.83
06/22/05	MSI-43319	1759721	Pastor Mark Johnson	\$ 863.42	\$ 443.18	\$ 420.24
06/24/05	MSI-43372	AA6570912	Eric & Evelyn Lee	\$ 954.17	\$ 348.01	\$ 606.16
06/30/05	MSI-43434	1941491	David Eggert	\$ 824.26	\$ 424.57	\$ 399.69
07/01/05	MSI-43447	AA6584316	Tiffini Keefer	\$ 775.84	\$ 317.21	\$ 458.63
07/07/05	MSI-43558	A22A6557690	Linda Anwiler	\$ 762.32	\$ 454.36	\$ 307.96
07/20/05	MSI-43731	AA6597328	Holly Simonson	\$ 768.91	\$ 348.36	\$ 420.55
07/22/05	MSI-43788	A22A6697841	Steven Mitchell	\$ 708.17	\$ 408.85	\$ 299.32
07/22/05	MSI-43809	A22A6544623	Marilyn Giefer	\$ 802.36	\$ 334.09	\$ 468.27
07/29/05	MSI-43934	C22A6597531	Kenneth Moe	\$ 788.74	\$ 316.07	\$ 472.67
08/04/05	MSI-43972	AA65555255	Archie Shurb	\$ 755.07	\$ 390.65	\$ 364.42
08/10/05	MSI-44127	P22A6676807	Beverly Trotter	\$ 945.39	\$ 350.17	\$ 595.22
08/15/05	MSI-44158	A22A6566745	Lisa & John Oyaas	\$ 775.19	\$ 375.87	\$ 399.32
08/26/05	MSI-44239	A22A6567384	Cynthia Gerr	\$ 873.36	\$ 520.53	\$ 352.83
08/26/05	MSI-44246	AA6672113	Steve Hauschidt	\$ 697.04	\$ 318.26	\$ 378.78
08/29/05	MSI-44258	P22A6659048	Betty Jeanne Hubbard	\$ 825.78	\$ 400.77	\$ 425.01
08/29/05	MSI-44272	A22A6568010	LeAnne & Curt Senger	\$ 708.17	\$ 408.85	\$ 299.32
08/29/05	MSI-44275	A22A6565217	Laura & Paul Edelbrock	\$ 827.65	\$ 444.41	\$ 383.24
08/29/05	MSI-44301	AA6572323	Steve Kilbarda	\$ 873.36	\$ 395.77	\$ 477.59
08/29/05	MSI-44310	P22A6548304	John & Eunice MacFarlane	\$ 1,155.09	\$ 508.55	\$ 646.54
09/07/05	MSI-44417	A22A6657274	Rebecca Ammerman	\$ 900.63	\$ 435.77	\$ 464.86
09/07/05	MSI-44432	P22A6615582	Kevin Johnson	\$ 697.04	\$ 362.66	\$ 334.38
09/09/05	MSI-44496	A22A6555701	Doug Ellingsen	\$ 719.51	\$ 311.36	\$ 408.15
09/12/05	MSI-44573	A22A6733449	James Stephens	\$ 927.15	\$ 350.80	\$ 576.35
09/25/05	MSI-44813	PA6610341	Somta Pathoumthong	\$ 820.67	\$ 378.00	\$ 442.67
10/03/05	MSI-44925	AA6569161	Heather Mascarenas	\$ 946.22	\$ 412.14	\$ 534.08
10/05/05	MSI-44965	A22A6607198	Marcus & Angie Barden	\$ 869.07	\$ 446.49	\$ 422.58
10/05/05	MSI-44967	A22A6550367	Ronald Cozatt	\$ 873.36	\$ 442.72	\$ 430.64
10/06/05	MSI-45018	P22A6694432	Edna Blanchard	\$ 802.56	\$ 371.91	\$ 430.65
10/13/05	MSI-45102	C22A6622912	Kim Bucholz	\$ 891.28	\$ 423.79	\$ 467.49
10/24/05	MSI-45282	PA6610827	Todd & Shannon Hundt	\$ 806.60	\$ 437.90	\$ 368.70
10/25/05	MSI-45328	AA6593778	Katy Roubly	\$ 961.63	\$ 468.06	\$ 493.57
10/26/05	MSI-45369	P22A6717898	Julie & Charles Braun	\$ 744.70	\$ 452.98	\$ 291.72
10/26/05	MSI-45383	A22A6644296	Bart & Cheryl Schulze	\$ 1,645.79	\$ 465.86	\$ 1,179.93
10/28/05	MSI-45389	PA6698701	Phillip Fotey	\$ 824.32	\$ 399.25	\$ 425.07
10/31/05	MSI-45423	A22A6615483	Erica & Kevin Drake	\$ 864.21	\$ 373.51	\$ 490.70
11/08/05	MSI-45512	A22A6629553	Gary & Karen Jech	\$ 436.81	\$ 369.88	\$ 66.93
11/09/05	MSI-45533	A22A6575933	Michael Schmit	\$ 944.11	\$ 414.55	\$ 529.56
11/17/05	MSI-45651	P22A6602247	Debbie & Dan Sheets	\$ 827.46	\$ 367.67	\$ 459.79
11/18/05	MSI-45694	A22A6565217	Laura & Paul Edelbrock	\$ 827.65	\$ 385.82	\$ 441.83
11/18/05	MSI-45695	A22A6658098	Laura & Paul Edelbrock	\$ 708.17	\$ 354.98	\$ 353.19
11/30/05	MSI-45766	AA6576200	Stephanie Suddendorf	\$ 762.32	\$ 400.25	\$ 362.07
11/30/05	MSI-45770	AA6568390	Melissa & Tony Maulwurf	\$ 932.19	\$ 410.24	\$ 521.95
12/07/05	MSI-45902	PA6746170	Kevin & Amy O'Neil	\$ 752.86	\$ 330.25	\$ 422.61
12/12/05	MSI-45939	A22A6594310	Alan McCarty	\$ 881.34	\$ 518.69	\$ 362.65
12/12/05	MSI-45959	A22A666497	Ron Bougie	\$ 806.66	\$ 379.42	\$ 427.24
12/13/05	MSI-45981	PA6746171	Kevin & Amy O'Neal	\$ 952.10	\$ 407.51	\$ 544.59
12/13/05	MSI-45985	AA6674392	Mark Simon	\$ 783.83	\$ 360.09	\$ 423.74
12/23/05	MSI-46114	A22A6593697	Keith Kernitz	\$ 700.04	\$ 351.94	\$ 348.10

Alpine Glass, Inc. v. Country Insurance Financial Services

Date	Invoice #	Policy #	Short Paid Claims Name	Invoice Amt	Amt Paid	Amt Due
12/23/05	MSI-46131	AA6584999	Mary Kate & Darin Nelson	\$ 946.87	\$ 423.09	\$ 523.78
12/23/05	MSI-46139	AA6585061	Becky & David Gadacz	\$ 880.33	\$ 473.51	\$ 406.82
12/23/05	MSI-46151	P22A6735497	Justin Westbrook	\$ 880.33	\$ 403.38	\$ 476.95
01/05/06	MSI-46261	AA6552514	Viann Montgomery	\$ 752.03	\$ 424.54	\$ 327.49
01/05/06	MSI-46268	AA6675971	Becky & Mike Clark	\$ 1,348.33	\$ 540.34	\$ 807.99
01/12/06	MSI-46341	AA6747690	Bob & Vicki Bevans	\$ 849.05	\$ 367.81	\$ 481.24
01/18/06	MSI-46421	A48A6503480	Ronald Gullickson	\$ 602.22	\$ 112.27	\$ 489.95
01/18/06	MSI-46422	A48A6503480	Ronald Gullickson	\$ 671.10	\$ 137.05	\$ 534.05
01/19/06	MSI-46451	A22A6578392	Chuck and Sandra Davis	\$ 923.82	\$ 396.51	\$ 527.31
01/25/06	MSI-46532	A22A6546175	Steven Neil Schultz	\$ 780.58	\$ 357.69	\$ 422.89
01/30/06	MSI-46552	AA6561986	Dennis Pankonin	\$ 828.74	\$ 424.57	\$ 404.17
01/30/06	MSI-46562	A22A6594837	Greg Norberg	\$ 929.97	\$ 364.08	\$ 565.89
01/31/06	MSI-46585	A22A6612237	Patrick Ploog	\$ 796.85	\$ 371.70	\$ 425.15
01/31/06	MSI-46601	P22A6593744	Sara Templin	\$ 908.93	\$ 394.44	\$ 514.49
02/08/06	MSI-46703	PA6760027	Glenn & Lee Gertken	\$ 719.34	\$ 361.71	\$ 357.63
02/21/06	MSI-46864	A22A6610245	Joe Silvernagel	\$ 1,359.89	\$ 1,057.08	\$ 302.81
02/21/06	MSI-46871	A22A6603806	Charles Ramirez	\$ 752.03	\$ 368.59	\$ 383.44
03/03/06	MSI-46979	A22A6615180	Marla & Robert Obrien	\$ 777.25	\$ 410.79	\$ 366.46
03/06/06	MSI-47015	P22A6762379	Andrea Rivera	\$ 1,133.10	\$ 498.25	\$ 634.85
03/06/06	MSI-47016	AA6546534	Odean & Janet Jerdee	\$ 792.03	\$ 424.39	\$ 367.64
03/10/06	MSI-47059	AA6619888	Harlan Peterson	\$ 828.74	\$ 366.58	\$ 462.16
03/17/06	MSI-47168	A22A6574675	Judy & Mathew Miller	\$ 770.93	\$ 377.07	\$ 393.86
03/22/06	MSI-47223	A22A6710328	Kathleen Swift	\$ 994.17	\$ 563.94	\$ 430.23
03/27/06	MSI-47271	AA6717959	Robin Melberg	\$ 1,755.05	\$ 790.40	\$ 964.65
03/28/06	MSI-47296	P22A6739372	James Hookom	\$ 748.17	\$ 407.08	\$ 341.09
03/28/06	MSI-47304	PA6787555	Francis Hanggi	\$ 903.42	\$ 439.16	\$ 464.26
04/05/06	MSI-47401	A22A6605269	Dave & Tiffany Nelson	\$ 784.87	\$ 358.54	\$ 426.33
04/10/06	MSI-47475	82A22A6596931	Clarence & Linda Wallace	\$ 801.32	\$ 360.09	\$ 441.23
04/10/06	MSI-47486	P22A6760962	Keith Howard	\$ 837.09	\$ 368.37	\$ 468.72
04/12/06	MSI-47523	PA6722532	Manda Lesabor and Eric Bailey	\$ 784.70	\$ 375.19	\$ 409.51
04/12/06	MSI-47536	P22A6737361	Toni & Jake Fredrickson	\$ 1,225.86	\$ 583.85	\$ 642.01
04/28/06	MSI-47747	A22A6564377	Timothy & Sheryl Devaney	\$ 1,250.98	\$ 511.37	\$ 739.61
05/08/06	MSI-47883	A22A6557134	Nicole Derbsierr	\$ 813.72	\$ 459.85	\$ 353.87
05/09/06	MSI-47905	A22A6589454	Dale Hoikka	\$ 1,311.53	\$ 448.59	\$ 862.94
05/22/06	MSI-48034	P22A6556024	Randall Stanke	\$ 871.49	\$ 401.47	\$ 470.02
05/31/06	MSI-48154	A22A6552126	Randy & Deb Franzen	\$ 948.70	\$ 397.77	\$ 550.93
05/31/06	MSI-48155	A22A6552125	Randy & Deb Franzen	\$ 800.16	\$ 373.98	\$ 426.18
06/12/06	MSI-48310	A22A6564559	Cheryl & Wayne Hartge	\$ 839.04	\$ 445.19	\$ 393.85
06/16/06	MSI-48340	AA6610022	Che Regnier	\$ 859.42	\$ 382.04	\$ 477.38
06/16/06	MSI-48358	P22A6619579	Dee Scherer	\$ 851.08	\$ 435.12	\$ 415.96
06/16/06	MSI-48373	AA6591068	Clint & Corie Potter	\$ 859.93	\$ 395.82	\$ 464.11
06/26/06	MSI-48475	A22A6769829	Linda and Elroy Lovaas	\$ 826.70	\$ 451.19	\$ 375.51
06/27/06	MSI-48534	A22A6587456	Roger Bacon	\$ 855.60	\$ 402.67	\$ 452.93
07/06/06	MSI-48612	P48A6804125	Thomas and Dawn Carlsgaard	\$ 889.97	\$ 396.78	\$ 493.19
07/20/06	MSI-48805	PA6746170	Kevin O'Neal	\$ 829.20	\$ 360.13	\$ 469.07
07/25/06	MSI-48846	A22A6655838	Mary Roach	\$ 750.29	\$ 378.47	\$ 371.82
07/25/06	MSI-48847	P22A6598244	Lisa and Robert Hoffman	\$ 750.13	\$ 382.71	\$ 367.42
08/01/06	MSI-48943	A22A6548540	Marcella and Mark Harren	\$ 1,973.73	\$ 964.20	\$ 1,009.53
08/01/06	MSI-48945	A22A6605392	Dan and Susan Farr	\$ 771.37	\$ 391.23	\$ 380.14
08/03/06	MSI-48951	C22A6602977	Brad and Sandra Larock	\$ 711.94	\$ 374.99	\$ 336.95
08/08/06	MSI-49030	AA6602978	Brad and Sandra Larock	\$ 744.66	\$ 380.41	\$ 364.25
08/15/06	MSI-49152	A22A6595954	Heather Westman	\$ 931.47	\$ 366.41	\$ 565.06
08/24/06	MSI-49251	P22A6792675	Angela and Timothy Juhl	\$ 755.07	\$ 446.91	\$ 308.16
08/24/06	MSI-49257	P22A6619011	Michael Gergen	\$ 794.80	\$ 370.26	\$ 424.54
08/29/06	MSI-49292	A22A6578388	Sandra Adams	\$ 856.92	\$ 376.13	\$ 480.79
09/11/06	MSI-49432	A22A6612243	Patrick D. Ploog	\$ 1,026.45	\$ 470.19	\$ 556.26
09/12/06	MSI-49446	AA6449307	Lenny Swanson	\$ 720.67	\$ 333.99	\$ 386.68
09/12/06	MSI-49447	AA6449307	Lenny Swanson	\$ 608.17	\$ 307.71	\$ 300.46
09/12/06	MSI-49452	ca6608575	Edward Shawa	\$ 820.67	\$ 421.34	\$ 399.33
09/25/06	MSI-49696	P22A6723231	Franklin Perry	\$ 872.12	\$ 397.27	\$ 474.85